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UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

STEVEN P. KELLY, ESQUIRE Stern & Eisenberg, PC 1040 N. Kings Highway, Suite 407, Cherry Hill, New Jersey 08034 Telephone: (609) 397-9200 FACSIMILE: (856) 667-1456

(COUNSEL FOR MOVANT)

In Re:

Frank H. Bryson and Heather L. Bryson Debtors

U.S. Bank National Association, as Trustee for Specialty Underwriting and Residential Finance Trust Mortgage Loan Asset-Backed Certificates, Series 2006-BC4 Creditor/Movant

v.

Frank H. Bryson and Heather L. Bryson Respondents

of 4

Order Filed on August 9, 2017 by Clerk U.S. Bankruptcy Court District of New Jersey

Case Number: 16-13192-JNP

Chapter 13

Judge: Jerrold N. Poslusny, Jr.

ORDER APPROVING STIPULATION/CONDITIONAL ORDER SETTLING THE MOTION FOR RELIEF FROM THE AUTOMATIC STAY

The relief set forth on the following pages, numbered two (2) through three (3) is hereby **ORDERED**.

DATED: August 9, 2017

Honorable Jerrold N. Poslusny, Jr. United States Bankruptcy Court

(page 2)

Debtor: Frank H. Bryson and Heather L. Bryson

Case Number: 16-13192-JNP

Caption of Order: Order Approving Stipulation/Conditional Order Settling the Motion for Relief from

the Automatic Stay

Upon the Motion of U.S. Bank National Association, as Trustee for Specialty Underwriting and Residential Finance Trust Mortgage Loan Asset-Backed Certificates, Series 2006-BC4 (Creditor) through its Counsel Stern & Eisenberg PC, attorneys for secured creditor, under Bankruptcy Code (section 362(d), et al.) for relief from the automatic stay as to certain property, 1528 Patricia Ct, Williamstown, NJ 08094 ("Property"), and the entry of the Order settling the Motion for Relief and for cause shown, it is hereby ORDERED and DECREED as follows:

- 1. At the date of this Order, Frank H. Bryson and Heather L. Bryson ("Debtors") acknowledges that Debtor is due for the following post-petition regular monthly payments from July 1, 2017 as follows:
 - a. Monthly payments total (\$1,757.63/mo):....\$1,757.63
 - b. Post-petition suspense balance:....(\$1,441.63)
 - c. Attorney Fees:\$531.00
 - d. Total arrears as of date of Order: \$847.00
- 2. Debtor shall cure the Arrears above by paying \$847 on August 2, 2017.
- 3. Debtor shall remit August's monthly payment of \$1,757.63 on August 16, 2017.
- 4. Thereafter, Debtors agree to continue making the regular monthly mortgage payment in the amount of \$1,757.63.
- 5. Payments due in accordance with this Order shall be due on or before the 1st day of each month.
- 6. Debtors shall make the regular monthly payments required to the Trustee.
- 7. All payments due to the Creditor from the Debtors are to be made directly to U.S. Bank National Association, as Trustee for Specialty Underwriting and Residential Finance Trust Mortgage Loan Asset-Backed Certificates, Series 2006-BC4 c/o Nationstar Mortgage, LLC at P.O. Box 619094, Dallas, TX 75261 and making sure that Creditor's loan number appears on all payments.
- 8. In the event that Movant alleges that Debtors have failed to comply with obligations under paragraph 2 through 5 of this Consent Order/Stipulation, Creditor and/or Counsel may give Debtors and Debtors' counsel notice of the default and if such default is not cured within ten (10) days of said notice, upon certification to the court of such default, and request for Order, with a copy to Debtors and Debtors' counsel, the Court may grant Creditor

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(page 2)

Debtor: Frank H. Bryson and Heather L. Bryson

Case Number: 16-13192-JNP

Caption of Order: Order Approving Stipulation/Conditional Order Settling the Motion for Relief from

the Automatic Stay

immediate relief from the bankruptcy stay, per the form of attached Order which is made part hereof as Exhibit "A". Debtors shall pay \$75.00 for each notice of default issued by Movant as a result of the Debtors' failure to comply with this Consent Order/Stipulation.

- 9. The failure by the Creditor, at any time, to file a Certification of Default upon default by the Debtor shall not be construed, nor shall such failure act, as a waiver of any of Creditor's rights hereunder. In the event Debtor fails to comply with the terms of this Order for more than 30 days, Creditor may submit a certification of default and proposed Order for Relief from the Automatic Stay to the court and serve a copy of such Certification of Default upon the Debtor and Debtor's counsel. Fourteen days after receipt of a Certification of Default, the court will enter an order granting Creditor relief from the automatic stay unless the Debtor has filed an objection to the Certification of Default specifying reasons for the objection; in which case the court will set a hearing on the objection.
- 10. Upon issuance of the aforesaid Order, the parties hereto further agree that Creditor may proceed in state court to exercise all rights and remedies available to it as a mortgagee and creditor under state and federal law including, but not limited to, the initiation of and continuation of foreclosure and execution process through sheriff's sale concerning the Property and ejectment thereafter.
- 11. In the event Debtor converts to a bankruptcy under Chapter 7 of the Bankruptcy Code then Debtor shall pay all pre-petition arrears and post-petition arrears within 10 days from the date the case is converted. If Debtor fails to make payments in accordance with this paragraph then the Creditor, through Counsel, may file a certification setting forth said failure and the Creditor shall be granted immediate relief from the automatic stay and may also request entry of the form of Order attached as Exhibit "A".

STACEY L. MULLEN, ESQUIRE COUNSEL FOR DEBTOR

/s/Steven P. Kelly, Esq.
STEVEN P. KELLY, ESQUIRE
STERN & EISENBERG, PC
ATTORNEY FOR CREDITOR

EXHIBIT A

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

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v.

Frank H. Bryson and Heather L. Bryson Respondents

Case Number: 16-13192-JNP

Chapter 13

Judge: Jerrold N. Poslusny, Jr.

ORDER GRANTING RELIEF FROM AUTOMATIC STAY AND IN REM RELIEF FOLLOWING CERTIFICATION OF DEFAULT OF CONDITIONAL ORDER /STIPULATION

Upon Motion of U.S. Bank National Association, as Trustee for Specialty Underwriting and Residential Finance Trust Mortgage Loan Asset-Backed Certificates, Series 2006-BC4 (Creditor) for relief and a Certification of Default having been filed in accordance with the Order/Stipulation Resolving the Motion, it is hereby ORDERED AND DECREED that Movant, U.S. Bank National Association, as Trustee for Specialty Underwriting and Residential Finance Trust Mortgage Loan Asset-Backed Certificates, Series 2006-BC4 (Creditor) (and any assignee/successor-in-interest) is granted relief from the stay of 11 U.S.C. §362, et al. to proceed with its mortgage foreclosure action and Sheriff's Sale (and all other rights under state and federal law) concerning the Property: 1528 Patricia Ct, Williamstown, NJ 08094 ("Property")

It is further ORDERED and DECREED that the 14-day stay pursuant to BKRP 4001(a)(3) is hereby waived.